

RESIDENTIAL PROPERTY
OWNERS **INSURANCE**



Summary of cover

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Residential Property Owners summary of cover

Introduction

Our Residential Property Owners policy has been designed to meet the demands and needs of those wishing to insure the risks associated with the ownership of the buildings occupied by ministers or other tenants.

This document provides only a summary of the main benefits of the Residential Property Owners insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy document and your schedule.** A policy document is available by contacting us or your broker.

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your quotation or renewal documentation for confirmation of the sections of cover selected.**

Residential Property Owners – at a glance

Our Residential Property Owners insurance policy includes the following as standard:

Section of cover	Overview
Buildings	Covers the buildings that you are responsible for.

In addition, you may also add the following optional sections:

Section of cover	Overview
Contents	Covers the contents that you are responsible for.
Terrorism	Covers damage to your property and loss of rental income following an act of terrorism.

Things for you to think about

Please note this summary relates to our standard policy cover, if you feel you have specific needs or requirements outside of this we would be happy to consider your request. Please contact us or your broker.

Important information

This policy is underwritten by

The Baptist Insurance Office plc.

Duration of your policy

Generally 12 months from the start date shown on your policy schedule.

Renewal of your policy

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us if you wish to discuss your needs or any additional insurance requirements.

How do you pay

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.

Where are you covered

Your buildings and contents whilst in your premises located in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Excess

For claims under all sections you will be responsible for an excess, the first amount of any claim. The excess applicable will be shown in your schedule.

You may be able to obtain a premium discount if you choose to increase your excess. Please contact us or your broker to discuss any changes.

Limits

Your cover is subject to an overall limit of indemnity, as well as various limits and sub-limits of indemnity which form part of and are not in addition to the overall limit of indemnity unless stated otherwise. Please refer to your policy schedule for confirmation of the applicable limits.

Cancellation rights

We have the right to cancel your policy by sending seven days' notice and shall refund to you the proportionate premium for the unexpired cover, this is shown in the policy document under Conditions applying to the whole policy – Cancellation.

This policy does not entitle you to a cooling-off period.

Exclusions applying to the whole policy

The following exclusions apply to the whole policy (please refer to the individual sections of cover regarding significant or unusual exclusions/limitations that apply to each section).

- Infectious and communicable diseases.
- Date related performance and functionality.
- Cyber-related incidents.
- Nuclear, radioactive and chemical events.
- War risks.

Please refer to Exclusions applying to the whole policy within the policy document and your schedule for full details.

Buildings

What is covered

This section provides cover for your buildings against damage caused by the following insured events:

- Fire, lightning, explosion, earthquake or smoke.
- Storm or flood.
- Subsidence, heave or landslide.
- Riot, civil commotion, labour or political disturbances.
- Vandalism or malicious acts.
- Aircraft, flying object, vehicle, train, or animal colliding with the building.
- Escape of water or oil.
- Water freezing.
- Theft or attempted theft.
- Any satellite dish, television or radio aerial, wind turbine, solar panels or security equipment breaking or collapsing.
- Falling trees, branches, telegraph poles, lamp posts or pylons.

There is also the option to insure your buildings against accidental damage.

How much you will be insured for

The buildings will be covered up to the sums insured provided by you.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will rebuild or repair the building damaged to a condition equivalent to its condition when new.

Key extensions

This section is extended to include (for the limit specified or otherwise the buildings sum insured):

- If the building cannot be lived in following damage by an insured event, we will pay for loss of any rent you would have been paid or the reasonable costs of temporary accommodation for your tenants – up to 20% of the sum insured of the damaged building.
- Accidental damage to service pipes, cables, sewers and drains serving your building which you are responsible for, including the cost of clearing blockages.
- Accidental breakage of fixed glass, washbasins, baths, sinks, shower trays and other similar items, as listed in the policy document, forming part of the building.
- Your legal liability as owner of the building to pay damages to a member of the public for injury or damage to their property - £2,000,000 any one accident.
- The costs and expenses to locate the source of a leakage of oil or water at the building and subsequent repair - £5,000 any one claim.
- Damage to the grounds of the building caused by the emergency services.
- The costs to gain access to the building and repair or replace locks following loss or theft of keys or accidental damage to the locks of access doors or windows - £1,000 any one claim.
- Loss of oil, gas or metered water from the water or heating system following accidental damage to that system.

What is not covered

Please refer to Section 1 Buildings and General exclusions within the policy document for full details.

- Damage caused by wear and tear, atmospheric or climatic conditions (other than storm or flood), rot, fungus, inherent vice, latent defect, insects, vermin or any gradual cause.
- Damage caused by faulty workmanship, materials, specification or design.
- Pollution or contamination are excluded unless caused by an insured event other than accidental damage.
- Terrorism – the optional Terrorism section provides this cover.

Are there any restrictions

Please refer to Section 1 Buildings and General definitions within the policy document for full details.

If the building becomes unoccupied or unfurnished for more than 60 days, cover for vandalism or malicious acts, escape of water or oil, water freezing and theft or attempted theft is excluded.

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of the building ceases and the building becomes vacant.
- There is an alteration to the use of your building.

Things for you to think about

If any of the following apply please contact us or your broker:

- Your sums insured are insufficient to meet your needs.
- The extension limits are insufficient to meet your needs.

Contents

What is covered

This section provides cover for your contents against damage caused by the following insured events:

- Fire, lightning, explosion, earthquake or smoke.
- Storm or flood.
- Subsidence, heave or landslide.
- Riot, civil commotion, labour or political disturbances.
- Vandalism or malicious acts.
- Aircraft, flying object, vehicle, train, or animal colliding with the building.
- Escape of water or oil.
- Theft or attempted theft.
- Any satellite dish, television or radio aerial, wind turbine, solar panels or security equipment breaking or collapsing.
- Falling trees, branches, telegraph poles, lamp posts or pylons.

There is also the option to insure the contents against accidental damage.

How much you will be insured for

The contents will be covered up to the sums insured provided by you.

How we settle claims

Unless we have agreed otherwise and where the sum insured allows, we will either replace or pay the cost of replacing the item as new, except for items that can be economically repaired where we will pay the cost of repairing the item.

If at the time of any loss or damage the full cost of replacing the contents as new is greater than the sum insured for contents, we will take into account wear, tear and loss of value.

Key extensions

This section is extended to include (for the limit specified or otherwise the contents sum insured):

- If your building cannot be lived in following damage by an insured event, the costs of temporarily storing your contents until the building is fit to live in – up to 20% of the respective contents sum insured.
- Accidental breakage of mirrors, glass tops and fixed glass in furniture and ceramic hobs or tops forming part of a free-standing unit.
- Loss or damage to garden furniture, ornaments and contents whilst in the garden or grounds of the building - £2,500 any one claim.
- Loss or damage to contents whilst temporarily removed from the building, but within the geographical limits, to a bank, safe deposit or building occupied by you – up to 20% of the respective contents sum insured.
- The necessary cost of preparing new title deeds to the building if the originals are loss or damaged as a result of an insured event whilst the deeds are in a building occupied by you, a bank or a safe deposit.

What is not covered

Please refer to Section 2 Contents and General exclusions within the policy document for full details.

- Damage caused by wear and tear, atmospheric or climatic conditions (other than storm or flood), rot, fungus, inherent vice, latent defect, insects, vermin or any gradual cause.
- Damage caused by faulty workmanship, materials, specification or design.
- Pollution or contamination are excluded unless caused by an insured event other than accidental damage.
- Terrorism – the optional Terrorism section provides this cover.

Are there any restrictions

Please refer to Section 2 Contents and General definitions within the policy document for full details.

If the building becomes unoccupied or unfurnished for more than 60 days, cover for vandalism or malicious acts, escape of water or oil and theft or attempted theft is excluded.

What are your obligations

You must tell us as soon as reasonably possible if:

- The use of the building ceases and the building becomes vacant.
- There is an alteration to the use of your building.

Things for you to think about

If any of the following apply please contact us:

- Your sums insured are insufficient to meet your needs.
- The extension limits are insufficient to meet your needs.

Terrorism

What is covered

This optional section provides cover for damage to your property and (should you choose) resulting loss of income insured under other sections of this policy following an Act of Terrorism.

An Act of Terrorism is defined as acts of persons acting on behalf of or in connection with any organisation which carries out activities directed towards the overthrowing or influencing by force or violence of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Cover applies in England Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987.

Cover is provided up to the sum insured that you provide us with (see property damage and consequential loss sections).

Optional cover - Non-damage Business interruption

If you decide to include the terrorism section you may choose to cover loss of income as a result of a terrorist event that does not involve physical damage to property. Contact us or your broker for more information.

What is not covered

Please refer to Section 3 Terrorism within the policy document for full details.

- Riot, civil commotion or war.
- Computer virus, hacking or phishing.

Things for you to think about

- Terrorism events are unpredictable and are not confined to major cities. The buildings and contents sections do not include cover for terrorism so you should consider adding the cover to your policy.
- If you choose to add cover for terrorism you must ensure that all of the property you are responsible for is insured for terrorism regardless of whether it is insured by us. Contact us or your broker to discuss this further.

General information

Claims service

For claims call **0345 070 2223**.

New claims can be reported 24 hours a day, 7 days a week.

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

Baptist Insurance Company PLC
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: 0345 070 2223

Fax: 0345 604 4486

Email: enquiries@baptist-ins.com

Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

This complaints handling procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme

We are covered by The Financial Services Compensation Scheme (FSCS).

What this means for you

If we are unable to meet our obligations to you, the FSCS may be able to provide you with compensation. Limits apply depending on the product you have bought.

For further information on the scheme and the limits that apply, you can visit the website at www.fscs.org.uk or by contacting the FSCS directly on **0207 741 4100** or **0800 678 1100**.

Law applying

Unless agreed otherwise, the law which applies to this contract is the law of England and Wales unless your habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Other support and cover available

As part of your Residential Property Owners insurance policy, you also have access to a wide range of additional services and support.

Online support

We have a dedicated section of our website for our customers which can be found at <https://www.baptist-insurance.co.uk/risk-management/>. Here you will find helpful information to assist you in looking after your properties. The section includes guidance on topics such as health and safety, fire prevention, security and protecting your properties against bad weather.

Risk advice line

Operated by our in-house risk management experts, we can provide you with specific risk advice on a variety of topics including health and safety, construction safety, food safety, occupational health, environmental management, water safety, asbestos, property protection, security, fire safety and business continuity planning. Contact us on **0345 600 7531** (lines are open 9am – 5pm Monday to Friday, excluding Bank Holidays).

Notes



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